

Please enter the amendments to the claims as follows:

1. (Currently Amended) A device comprising:

a processor, a memory and a transmitter all housed in a portable housing and collectively operable to perform voice and data communications functions, wherein said memory has data indicative of monetary units stored therein, and wherein, during a purchase transaction at a point of sale terminal that is performed without use of an electromagnetic detector or a bar code reader in said device, data indicative of a selected amount of monetary units associated with said purchase transaction is wirelessly sent from said device to said point of sale terminal.

2. (Previously Amended) A device comprising:

a processor, a memory and a transmitter all housed in a portable housing and collectively operable to perform voice and data communications functions, wherein said memory has stored therein data indicative of an account to or against which transactions are accounted, and wherein, during a purchase transaction at a point of sale terminal that is performed without use of an electromagnetic detector or a bar code reader in said device, data indicative of said account is wirelessly transmitted from said device to said point of sale terminal.

3. (Cancelled).
4. (Previously Amended) The device as set forth in claim 1, wherein said portable, wireless voice and data communications device comprises a cellular telephone.
5. (Previously Amended) The device as set forth in claim 1, wherein said portable, wireless voice and data communications device comprises a portable computer.
6. (Previously Amended) The device as set forth in claim 5, wherein said portable computer is a laptop or notebook computer.
7. (Previously Amended) The device as set forth in claim 5, wherein said portable computer is a personal digital assistant (PDA).
8. (Previously Amended) The device as set forth in claim 1, wherein said portable, wireless voice and data communications device comprises a pager.
9. (Previously Amended) The device as set forth in claim 1, wherein said data indicative of a selected amount of monetary units is transmitted wirelessly to said point of sale terminal via a radio frequency.
10. (Cancelled).
11. (Cancelled).
12. (Currently Amended) The device as set forth in claim 9, wherein said data indicative of a selected amount of monetary units is transmitted directly to said point of sale terminal via a short range wireless link.
13. (Currently Amended) The device as set forth in claim 9, wherein said data indicative of a selected amount of monetary units is transmitted to said point of sale terminal via a local wireless area network.
14. (Previously Amended) The device as set forth in claim 9, wherein said data indicative of a selected amount of monetary units is transmitted via a cellular link.
15. (Previously Amended) The device as set forth in claim 1, wherein said device has a keypad input used for dialing telephone numbers and for entering a personal identification number (PIN), wherein said PIN must be entered into said device to complete said transaction.

16. (Previously Amended) The device as set forth in claim 1, wherein a user of said device must be identified by input of said user's voice into said device before said purchase transaction at said point of sale terminal is completed.
17. (Previously Amended) The device as set forth in claim 1, wherein said point of sale terminal comprises a television.
18. (Previously Amended) The device as set forth in claim 1, wherein said point of sale terminal comprises a vending machine.
19. (Previously Amended) The device as set forth in claim 1, wherein said point of sale terminal comprises a fast-food drive through terminal.
20. (Previously Amended) The device as set forth in claim 1, wherein said point of sale terminal comprises a gas pump.
21. (Previously Amended) The device as set forth in claim 1, wherein said point of sale terminal comprises a check-out station at a retail store.
22. (Previously Amended) The device as set forth in claim 1, wherein said point of sale terminal comprises a restaurant payment terminal.
23. (Canceled).
24. (Canceled)
25. (Canceled)
26. (Previously Amended) The device as set forth in claim 1, wherein an electronic receipt indicative of said purchase transaction is transmitted to said device.
27. (Previously Amended) The device as set forth in claim 2, wherein said portable, wireless voice and data communications device comprises a cellular telephone.
28. (Previously Amended) The device as set forth in claim 2, wherein said portable, wireless voice and data communications device comprises a portable computer.
29. (Previously Amended) The device as set forth in claim 28, wherein said portable computer is a laptop or notebook computer.
30. (Previously Amended) The device as set forth in claim 28, wherein said portable computer is a personal digital assistant (PDA).

31. (Previously Amended) The device as set forth in claim 2, wherein said portable, wireless voice and data communications device comprises a pager.
32. (Currently Amended) The device as set forth in claim 2, wherein said data indicative of an account [selected amount of monetary units] is transmitted wirelessly to said point of sale terminal via a radio frequency.
33. (Cancelled).
34. (Cancelled).
35. (Currently Amended) The device as set forth in claim 32, wherein said data indicative of an account [selected amount of monetary units] is transmitted directly to said point of sale terminal via short range wireless link.
36. (Currently Amended) The device as set forth in claim 32, wherein said data indicative of an account [selected amount of monetary units] is transmitted to said point of sale terminal via a local wireless area network.
37. (Currently Amended) The device as set forth in claim 32, wherein said data indicative of an account [selected amount of monetary units] is transmitted via a cellular link.
38. (Previously Amended) The device as set forth in claim 2, wherein said device has a keypad input for dialing telephone numbers and entering a personal identification number (PIN), wherein said PIN must be entered into said device to complete said transaction.
39. (Previously Amended) The device as set forth in claim 2, wherein a user of said device must be identified by input of said user's voice into said device before said purchase transaction at said point of sale terminal is completed.
40. (Previously Amended) The device as set forth in claim 2, wherein said point of sale terminal comprises a television.
41. (Previously Amended) The device as set forth in claim 2, wherein said point of sale terminal comprises a vending machine.
42. (Previously Amended) The device as set forth in claim 2, wherein said point of sale terminal comprises a fast-food drive through terminal.
43. (Previously Amended) The device as set forth in claim 2, wherein said point of sale terminal comprises a gas pump.

44. (Previously Amended) The device as set forth in claim 2, wherein said point of sale terminal comprises a check-out station at a retail store.
45. (Previously Amended) The device as set forth in claim 2, wherein said point of sale terminal comprises a restaurant payment terminal.
46. (Canceled)
47. (Canceled).
48. (Canceled)
49. (Previously Amended) The device as set forth in claim 2, wherein an electronic receipt indicative of said purchase transaction is transmitted to said device.
50. (Previously Presented) The device as set forth in claim 1, wherein said [unit] device does not have a smart card engine chip.
51. (Previously Presented) The device as set forth in claim 2, wherein said [unit] device does not have a smart card engine chip.
52. (Previously Presented) The device as set forth in claim 1, wherein said processor retrieves said selected amount of monetary units from said memory for said transmission to said point of sale terminal.
53. (Currently Amended) The device as set forth in claim 2, wherein said processor retrieves said [selected amount of monetary units] data indicative of said account from said memory for [said] transmission to said point of sale terminal.
54. (Previously Presented) The device as set forth in claim 1 wherein said transmitted data is transmitted via a short message service.
55. (Previously Presented) The device as set forth in claim 26 further comprising a display, wherein said electronic receipt is displayed on said display.
56. (Previously Presented) The device as set forth in claim 2 wherein transmitted data is transmitted via a short message service.
57. (Previously Presented) The device as set forth in claim 49 further comprising a display, wherein said electronic receipt is displayed on said display.

58. (Previously Presented) The device as set forth in claim 1 wherein said processor retrieves said data indicative of said selected amount of monetary units associated with said purchase transaction and sends a signal indicative of said selected amount of monetary units to said POS terminal via said transmitter.
59. (Previously Presented) The device as set forth in claim 1 wherein said processor retrieves said data indicative of said account and sends a signal indicative of account to said POS terminal via said transmitter.

60. (Previously Presented) A device consisting of:

a processor, a memory, an input, a display, a transmitter, and a receiver all housed in a portable housing and operable to collectively preform voice and data communications functions, wherein said memory has data indicative of monetary units stored therein, and wherein, during a purchase transaction at a point of sale terminal, data indicative of a selected amount of monetary units associated with said purchase transaction is wirelessly sent from said device to said point of sale terminal.



61. (Previously Presented) A device consisting of:

a processor, a memory, an input, a display, a transmitter, and a receiver all housed in a portable housing and operable to collectively preform voice and data communications functions, wherein said memory has stored therein data indicative of an account to or against which transactions are accounted, and wherein, during a purchase transaction at a point of sale terminal, data indicative of said account is wirelessly transmitted from said device to said point of sale terminal.

62. (New) The device as set forth in claim 1 wherein said device is operated, by a purchaser, in physical proximity to said point of sale terminal during said purchase transaction and wherein goods or services purchased during said purchase transaction are delivered to said purchaser at a location corresponding to said point of sale terminal and at a time of said purchase transaction.

63. (New) The device as set forth in claim 2 wherein said device is operated, by a purchaser, in physical proximity to said point of sale terminal during said purchase transaction and wherein goods or services purchased during said purchase transaction are delivered to said purchaser at a location corresponding to said point of sale terminal and at a time of said purchase transaction.

64. (New) The device as set forth in claim 60 wherein said device is operated, by a purchaser, in physical proximity to said point of sale terminal during said purchase transaction and wherein goods or services purchased during said purchase transaction are delivered to said purchaser at a location corresponding to said point of sale terminal and at a time of said purchase transaction.

65. (New) The device as set forth in claim 61 wherein said device is operated, by a purchaser, in physical proximity to said point of sale terminal during said purchase transaction and wherein goods or services purchased during said purchase transaction are delivered to said purchaser at a location corresponding to said point of sale terminal and at a time of said purchase transaction.